

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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<b>Applicant(s):</b> George H. Butcher III	<b>: Group Art Unit:</b> 3693
<b>Serial No.:</b> 09/823,376	<b>: Examiner:</b> Jason Borlinghaus
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<b>For:</b> A METHOD OF STRUCTURING :	
A CREDIT HAVING A :	
REPAYMENT OBLIGATION	

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**ELECTRONIC MAIL CERTIFICATE**

Date of Deposit: August 20, 2007

I hereby certify that the following attached paper(s) and/or fee

- (1) Amendment in Response to May 18, 2007 Office Action

is being transmitted electronically to the United States Patent Office on the date indicated above.

Respectfully submitted,  
**GREENBERG TRAURIG, LLP.**

/sjaglal-grullon/  
Shoba Jaglal-Grullon  
Paralegal

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CORRESPONDENCE:

Barry J. Schindler  
**GREENBERG TRAURIG LLP**  
Met Life Building  
200 Park Avenue, 34th Floor  
New York, New York 10166  
Phone: 212-801-2244  
Fax: 212-801-6400